



Order Filed on April 14, 2021
by Clerk
U.S. Bankruptcy Court
District of New Jersey

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY (TRENTON)**

Caption in Compliance with D.N.J. LBR 9004-2(c)

**Robertson, Anschutz, Schneid, Crane &
Partners, PLLC**

130 Clinton Road, Suite 202

Fairfield, NJ 07004

Telephone Number: 973-575-0707

Attorneys For Secured Creditor

In Re:

**Steven H. Zimmerman,
Debtor.**

Case No.: 18-31536-MBK

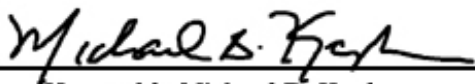
Chapter: 13

Chief Judge Michael B. Kaplan

**CONSENT ORDER REGARDING TREATMENT OF POST-PETITION ARREARS
PURSUANT TO FORBEARANCE AGREEMENT**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby
ORDERED.

DATED: April 14, 2021



Honorable Michael B. Kaplan
United States Bankruptcy Judge

THIS MATTER having come before the Court on the Debtor's Request to Forbear Mortgage Payments, by and through his counsel, Robert C. Nisenson, and Nationstar Mortgage LLC d/b/a Mr. Cooper ("Secured Creditor") the Secured Creditor on the Debtor's real property located at 1 Academic Road, East Brunswick, NJ 08816 (the "Property"), represented by Robertson, Anschutz, Schneid, Crane & Partners, PLLC, and the parties agreeing to the entry of this Order resolving repayment of forbore mortgage payments, and for good cause shown; it is ORDERED AND DECREED as follows:

1. Secured Creditor filed its Proof of Claim on December 7, 2018 as Claim 5-1. An Amended Proof of Claim was subsequently filed on June 26, 2019 as Claim 5-2. Pursuant to the Amended Proof of Claim, the pre-petition arrears owed Secured Creditor are \$0.00.
2. On or about May 18, 2020 and December 3, 2020, Secured Creditor filed its Notice of Debtor's Request for Mortgage Forbearance Due to the Covid-19 Pandemic (*See* Docket No. 56 & 58). Pursuant to the Notice of Request for Mortgage Forbearance, the parties agreed to forbear post-petition obligations that would come due for three-hundred sixty-five (365) days from April 1, 2020 through and including March 1, 2021.
3. As of March 10, 2021, Debtor is due for the following post-petition arrears:
 - April 1, 2020 payment in the amount of \$2,450.78 per month;
 - May 1, 2020 through and including the March 1, 2021 payment in the amount of \$2,485.79 per month;
 - Less \$0.00 in suspense
 - Total delinquency in the amount of \$29,794.47
4. The amount of \$29,794.47 shall be capitalized into the Debtor's Chapter 13 Plan and paid to Secured Creditor by the Chapter 13 Trustee in addition to the amount set forth on Secured Creditor's timely filed Proof of Claim. The Debtor's monthly payment to the Chapter 13 Trustee will be modified to an amount necessary to appropriately fund the Plan in accordance with this Order.
5. The Debtor shall commence ongoing post-petition payments in the amount of \$2,450.78 directly to Secured Creditor commencing on April 1, 2021. This amount is subject to change based on escrow and/or interest rate adjustments.
6. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
7. Creditor reserves the right to pursue relief from stay in the event Debtor does not comply with the provisions of this consent order or if the existing post-petition arrears are not cured in full.
8. The parties agree that this Consent Order in no way alters, amends, or invalidates any applicable bankruptcy remedies afforded to them.

9. Facsimile signatures shall be valid as original signatures and this Consent Order may be executed in counterparts.
10. This order shall be incorporated in and become part of any Order Confirming Plan in the herein matter.

The undersigned hereby consent to the form and entry of the foregoing order.



Robert C. Nisenson, Esq.

Attorney for Debtor

Date:

/s/ Harold Kaplan

Harold Kaplan, Esq.

Attorney for Secured Creditor

Date: 4/5/2021

In re:
Steven H Zimmerman
Debtor

Case No. 18-31536-MBK
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Apr 14, 2021

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 16, 2021:

Recip ID	Recipient Name and Address
db	+ Steven H Zimmerman, 1 Academic Road, East Brunswick, NJ 08816-3614

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 16, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 14, 2021 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Aleisha Candace Jennings	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper ajennings@raslg.com
Denise E. Carlon	on behalf of Creditor CARRINGTON MORTGAGE SERVICES LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com
Kevin Gordon McDonald	on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Loss Mitigation Mr. Cooper bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com

District/off: 0312-3

User: admin

Page 2 of 2

Date Rcvd: Apr 14, 2021

Form ID: pdf903

Total Noticed: 1

Robert C. Nisenson

on behalf of Debtor Steven H Zimmerman r.nisenson@rcn-law.com
doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9